

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the Application:

Listing of Claims:

1-33. (Cancelled)

34. (Currently amended) A method, comprising:

receiving bill information from a biller;

normalizing the bill information;

processing the bill data information to generate bill summary information, wherein

processing the bill information occurs at a location remote from both a customer associated with the bill information and the biller;

and processing the normalized bill information to generate bill detail information,

wherein the processing the normalized bill information occurs at a location remote from both the customer associated with the bill data and a location remote from a biller associated with the bill data the biller; and

storing the generated bill summary information;

transmitting at least one of the generated bill summary information or the bill detail

information for display; and

transmitting the generated bill detail information for display;

wherein the transmitted bill summary information represents a subset of the transmitted bill detail information.

35. (Cancelled)

36. (Currently amended) The method of claim 34, ~~further comprising wherein processing the~~
normalized bill information comprises:

merging the ~~bill data~~ normalized bill information with a template to generate the bill
detail information.

37. (Currently amended) The method of claim 34, further comprising:

storing at least one of the bill information, normalized bill information, the bill summary
information, or the generated bill detail information.

38. (Cancelled)

39. (Currently amended) The method of claim 34, further comprising:

receiving a request, via ~~the a~~ a network, for a bill on behalf of the customer,
wherein at least one of (i) the processing the bill information, (ii) the processing the
normalized bill information, and (iii) the transmitting at least one of the generated bill summary
information or the bill detail information ~~and (iii) the transmitting the generated bill detail~~
~~information~~ is performed responsive to the request.

40. (Cancelled)

41. (Currently amended) The method of claim 37, wherein storing at least one of the bill information, the normalized billing information, the bill summary information, or the generated bill detail information includes storing at least one of the bill information, normalized bill information, the bill summary information, or the generated bill detail information in a cache.

42-43. (Cancelled)

44. (Currently amended) A system, comprising:

- a communications port configured to receive and transmit bill related information;
- a memory configured to store bill related information; and

a processor in communication with the communications port and the memory and ~~configured to~~ operative to execute instructions to 1) receive bill information from a biller, 2) normalize the bill information, ~~1-3)~~ process the bill data information to generate bill summary information and, 4) process the normalized bill information to generate bill detail information; ~~wherein the processing occurs at a location remote from a customer associated with the bill data and a location remote from a biller associated with the bill data,~~ 2) store the bill summary information in the memory; 3) 5) transmit at least one of the generated bill summary information or the bill detail information for display; and 4) transmit the generated bill detail information for display;

wherein the processor is located at a location remote from both a customer associated with the bill data and the biller; and

wherein the ~~transmitted~~ bill summary information represents a subset of the ~~transmitted~~ bill detail information.

45. (Cancelled)

46. (Currently amended) The system of claim 44, wherein the processor is further ~~configured~~ operative to execute instructions to merge the bill data normalized bill information with a template to generate the bill detail information.

47. (Currently amended) The system of claim 44, wherein the processor is further ~~configured~~ operative to execute instructions to store at least one of the bill information, normalized bill information, the bill summary information, or the generated bill detail information in the memory.

48. (Cancelled)

49. (Currently amended) The system of claim 44, wherein the processor is further ~~configured~~ operative to execute instructions to receive a request, via a network and from the communications port, for a bill on behalf of the customer, wherein at least one of (i) the

processing the bill information, (ii) the processing the normalized bill information, and (iii) the transmitting at least one of the generated bill summary information or the bill detail information; and (iii) ~~the transmitting the generated bill detail information~~ is performed responsive to the request.

50. (Cancelled)

51. (Currently amended) The system of claim 50 ~~47~~, wherein:

the memory includes a cache portion; and

at least one of the bill information, the normalized bill information, the bill summary information or the generated bill detail information is stored in the cache portion.

52-59. (Cancelled)

60. (Currently amended) The method of claim 34, wherein transmitting at least one of the bill summary information or the bill detail information for display includes transmitting at least one of the bill summary information or the bill detail information for display in viewing the generated bill summary information via a webpage over the Internet.

61. (Currently amended) The method of claim 34, wherein ~~processing the bill data to generate the bill summary information includes processing bill data representing~~ comprises a plurality of bills to ~~generate bill summary information that represents the plurality of bills.~~

62. (Currently amended) The method of claim 34, wherein ~~processing the bill data to generate the bill summary information includes processing bill data representing~~ comprises a plurality of bills from a plurality of billers to ~~generate bill summary information that represents the plurality of bills from the plurality of billers.~~

63. (Previously presented) The method of claim 39, wherein receiving the request includes receiving the request from the customer.

64-65. (Cancelled)

66. (Currently amended) The system of claim 44, wherein the ~~generated~~ bill summary information ~~represents~~ comprises a plurality of bills.

67. (Previously presented) The system of claim 66, wherein the plurality of bills is from a plurality of billers.

68. (Currently amended) The system of claim 49, wherein the request is received from the customer.

69. (Cancelled)

70. (Currently amended) A system, comprising:

a means for receiving bill information from a biller;

a means for normalizing the bill information;

a means for processing the bill data information to generate bill summary information, wherein the means for processing the bill information is located at a location remote from both a customer associated with the bill information and the biller and;

a means for processing the normalized bill information to generate bill detail information, wherein the means for processing the normalized bill information is located occurs at a location remote from a both the customer associated with the bill data and a location remote from a biller associated with the bill data the biller; and

a means for storing the generated bill summary information;

a means for transmitting at least one of the generated bill summary information or the bill detail information for display; and

a means for transmitting the generated bill detail information for display;

wherein the ~~transmitted~~ bill summary information represents a subset of the ~~transmitted~~ bill detail information.

71-72. (Cancelled)

73. (New) The method of claim 34, wherein transmitting at least one of the bill summary information or the bill detail information includes transmitting the bill summary information and the bill detail information.

74. (New) The method of claim 73, wherein transmitting at least one of the bill summary information or the bill detail information includes transmitting the bill summary information and the bill detail information together.

75. (New) The method of claim 73, wherein transmitting at least one of the bill summary information or the bill detail information includes transmitting the bill summary information and the bill detail information separately.

76. (New) The system of claim 44, wherein the processor is further operative to execute instructions to transmit the bill summary information and the bill detail information.

77. (New) The system of claim 76, wherein the processor is configured to transmit the bill summary information and the bill detail information together.

78. (New) The system of claim 76, wherein the processor is further operative to execute instructions to transmit the bill summary information and the bill detail information separately.

79. (New) The method of claim 34, further comprising:
receiving a first request for the bill summary information; and
receiving a second request for the bill detail information.

80. (New) The method of claim 79, wherein transmitting at least one of the bill summary information or the bill detail information comprises transmitting both the bill summary information and the bill detail information, wherein transmitting the bill summary information occurs responsive to the first request, and wherein transmitting the bill detail information occurs responsive to the second request.

81. (New) The system of claim 44, wherein the processor is further operative to execute instructions to:

receive a first request, via a network and from the communications port, for the bill summary information; and

receive a second request, via the network and from the communications port, for the bill detail information.

82. (New) The system of claim 81, wherein the processor is further operative to execute

instructions to transmit the bill summary information responsive to receiving the first request, and wherein the processor is further operative to execute instructions to transmit the bill detail information responsive to receiving the second request.

83. (New) The method of claim 34, wherein transmitting at least one of the bill summary or the bill detail information for display comprises transmitting at least one of the bill summary information or the bill detail information to the customer.

84. (New) The method of claim 34, further comprising transmitting a bill notification associated with the bill information to the customer prior to transmitting at least one of the bill summary information or the bill detail information.

85. (New) The system of claim 44, wherein the processor is further operative to execute instructions to transmit at least one of the bill summary information or the bill detail information to the customer.

86. (New) The system of claim 44, wherein the processor is further operative to execute instructions to transmit a bill notification associated with the bill information to the customer prior to transmitting at least one of the bill summary information or the bill detail information.